



February 2006

American Income Life & National Income Life

Volume 39 • Number 2

Spotlight

Year to Date Record Breaker



\$278,449

Awarding Excellence

Zachary Hart —

Individual Producer of the Year and Record Breaker



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Congratulations are in Order – Let's Celebrate!

We have a few things to celebrate this month! First and foremost, we have our 2005 award winners to celebrate and to whom we wish to offer our congratulations for a job well done! It is also important that we single-out and recognize our *Individual Producer of the Year*, Zachary Hart from the Jim Surace Agency. Zach is amazing! He broke both the monthly record with \$62,536 in Net ALP previously set by such outstanding performers as Tim Cruise, Carla Miller, and Peter Kang. He also broke the year to date record with \$278,449 in Net ALP. This is such an accomplishment — Zach you make us proud!

As a matter of fact, all of our award winners have had a great year, and have worked hard for the recognition they so richly deserve. Having said that, I would like to extend my heartfelt congratulations to all who have made 2005 a memorable year. There is a full listing of our award winners on Pages 12 and 13.

On a side note, I just want everyone to know that I truly enjoy my job. I have the opportunity to hand out these awards every year and it fills me with such pride knowing these folks strive each and every day to reach their goals, building their businesses beyond its fullest potential. In short, I am in great company here at American Income and National Income because I believe there is an award winner in us all!

The second thing we have to celebrate is our new Agency Office openings. These office openings will allow American Income and National Income to experience broader reach throughout communities outside the urban areas we have traditionally served. This expansion makes sense three-fold. First, it gives

our clients and prospects a home town community service hub. Second, it allows our Agency leaders to open businesses in the communities with which they are familiar — the communities they call home. Finally, it gives the Company as a whole the opportunity of opening up new markets and production avenues. What a great thing to celebrate! Check out our new Agency Office openings on Page 17 of this issue.

The third thing we have to celebrate is that we had a successful 2006 PR Summit meeting. From the western theme to the information shared at this year's meeting, it was more than just successful — it was a big hit! I feel as though this meeting gave everyone the opportunity to meet, mingle, and share knowledge and experience. Where else in this industry are you going to get such an opportunity. I take pride in the fact that we work hard every day to provide you with what you need to get the job done and get it done successfully! Given that, I want to thank all who participated to make this a great informational exchange! Plus, be on the lookout next month when we will be featuring a *Summit* overview.

Finally, we need to celebrate our prospects for the new year! With our "Think Big" philosophy secure in our minds, we have plenty to look forward to for an outstanding production year in 2006. This year is sure to bring us all success and accomplishment. Our new marketing system and focus is definitely going to broaden our scope and our horizons. Again, we wish you all the best for a great year as I am sure, without a doubt, we will go far!

Dates to Remember

Wednesday, March 29, 2006

All business and PR credits must be at the Home Office to count for March production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$797,960.56 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2006 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2006 Convention Qualifications online at www.aillife.com. Check your production! If there is an asterisk by your position, you could be on your way to *The Fairmont Scottsdale Princess!* The convention will be held May 17-20, 2007.

Congratulations are in Order!

Mark Gorman, an MGA with the Chris Hernandez Agency, achieved \$100,000 of 13-month in force premium.

Kevin Haines, an Agent with the Imran Satti Agency, achieved \$100,000 of 13-month in force premium.

David Jackson, an Agent with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

Sebastian Kazek, a GA with the Tom Williams Agency, achieved \$100,000 of 13-month in force premium.

Recordbreaker!

Congratulations to Zachary Hart! He has broken the record for current month Individual Producers with his December 2005 production and the record for YTD for Individual Producers. The monthly production record was previously held by Peter Kang. *Well done, Zachary!*

Campaign Against Wal-Mart

Roger Smith recently received a letter from Joe Hansen, UFCW International President. In the letter, Mr. Hansen thanked AIL and NILICO for the article against Wal-Mart which was recently published in our December 2005 PR newsletter, *The Front Line*. He stated, "Everyone must realize that Wal-Mart is not just a problem for UFCW members. Wal-Mart is a problem for all labor and all American working families."

National Do Not Call Registry

We would like to remind everyone of the *National No Call Registry* and regulations which became effective October 1, 2003. Established through efforts by the Federal Trade Commission, the Federal Communications Commission, and State officials, the National Do Not Call Registry is a list of telephone numbers from consumers who have indicated their preference not to receive telephone solicitation calls. CAS should be utilized to purge individuals who have registered and requested not to be called. Please make sure your Agency is aware of the law and our Company guidelines for compliance. More information about the DNC registry can be found online at our Agency Resource Center.

Founder's Club Outstanding Producers

January 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	NG ▲	RETENTION
Mary Ann Gaelic	Steve Friedlander	3	\$44,599		81.1
Carla Miller	John Akers	5	\$88,072		77.2
Daniel Potiëchio	Bob Olson	5	\$53,243		81.9
Max Quasem	David Cohen	6	\$71,287		84.5

▲ Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Home Office
254-761-6400

Web sites
www.aillife.com
www.nilife.com

Marketing

Creative Director
of Marketing
Brenda Frizzell
bfrizzell@aillife.com

Marketing Assistant
Danielle Yannazzo
dyannazzo@aillife.com

Graphic Artist
Freddie Aguilar
evjgp@aol.com

© 2006 by American Income Life Insurance Company

Promoted to 52.5 Percent Supervising Agent

Clarice Aaron	Jeremy Courtney	Aaron Hansen	Raymond Lopez	Elisabete Paulo	Thomas Stewart
Paulo Alexandre	Tomas DelVillar	Mark Hartelius	Michael Mandella	Chris Rodriguez	Brian St Louis
Ike Amazo	Jeffrey Drapeau	Chad Keeney	Erin Marlow	Omar Rodriguez	Ryan Tucker
Tara Aoyagi	Mark Dring	David Kelloway	Yekaterina Mayants	Rebecca Rushnok	Karen Wade
Wesley Bourland	Thomas Enright	Willard Lacey	Dawn McElwain	Angel Sanchez	Takeesha Wade
Amelia Brown	Michelle Fowler	David Lamb	Cheryl McLean	Mark Sanders	William Walker
Rachel Buser	Robin George	Kenji Leonard	Keith Moore	Norma Sauls	Kevin Washington
Edward Cale	Frank Gioffre	Joshua Lieberman	Michael Navarrette	Cynthia Sittig	Lauren Wojewodzie
Peter Clark	Timothy Gray	Orlee Lissauer	Crystal Nichols	Jennifer Stangl	Philomena Yates
John Collins	Brett Gryska	Sabrina Lloyd	Siddharth Patel	Steven Stensrud	

Promoted to 55 Percent Supervising Agent

David Baum	John Horton	Jason Moore	Robert Rowe
Ian Gingold	Yevgeniy Kashkin	Shoshannah Morris	Matthew Sommers
David Goodman	Mataya Kestenbaum	Andrea Olson	Renee Sturdivant
Torrence Henry	Michael Mayson	Joshua Riehl	LaTonya White

Promoted to 57.5 Percent General Agent

Noah Alkinburgh	Gabriel Feldmann	Craig Gundler	William Myatt	Avi Regev
Leighton Bromfield	Benjamin Foti	William Haefs	James Nelligan	Rickie Sasser
Jessica Cox	Ryan Freund	Warrior Hunt	Joseph Nusse	David Shields
Cindy Craven	Robert Gerdes	William Jaquay	Perquida Osborne	Brandon Teter

Promoted to 60 Percent General Agent

Bradley Bittner	Edward Chunk	Ibrahim Yacoub
-----------------	--------------	----------------

Promoted to Master General Agent

Philip Anderson	Liza Garcia	Steven King	Jonathan Pearson	Michael Snow	Rodney Ward
James Bailey	Salvatore Giacchi	Jillian Lamb	Philip Prata	Majjargal Sukhbaatar	Bonnie Williams
John Bulecza	Robert Hamilton	Paul Mahoney	Michael Robert	James Taylor	
Preston Foster	Zachary Hart	Eric Nichols	Jennifer Shaeffer	Moswen Taylor	
Corey Friesen	Omar Hashimi	Jamie Paolucci	Camy Smith	James Wallhauser	

Promoted to Regional General Agent

Tod Brown	Sonny Gurney	Robert Hughes	John McGrath	Randolph Soufiers
Cheryl Foti	John Hancock	Eric Labossiere	Corey Neff	Steve Surace

Reaching New Heights!

AMS is allowing people to achieve all sorts of success. In 2005, over 140 people were promoted to Master General Agents! These new MGAs are enjoying the opportunities that AMS has given them, and they wish to pass along the good fortune with their own tips and suggestions.



Cheryl Foti
The Jatoft-Foti Agency
Promoted November 2005

"Create a goal for yourself and work with a passion. Passion is the key to all success, because when you have a passion for something, you will go beyond your limitations to be the best at it. Believe in what you are doing and don't bother even looking at the obstacles that may try to block your way to the top."



Susanne Munro
The Paul Rumbuc Agency
Promoted November 2005

"The best advice I can give is to set goals and really go after them. You can shoot for the stars, as long as you have a plan on how to reach them. The opportunity is right in front of you. Work hard, be diligent, and stay focused. Your hard efforts will really pay off."



Scott Rehberg
The Surace-Smith Agency
Promoted November 2005

"AMS gives everyone the opportunity to move up, as long as they put forth the effort to do so. This job is not easy, but as long as you combine discipline, a strong work ethic, energy, and charisma, you will find that 'hard work' translates into 'huge success.' The only thing that can hold you back now is yourself."



Nathan Snider
The Altig-Orlovic Agency
Promoted November 2005

"Listen to your mentors and apply everything they teach you. Always keep in mind that if they are successful, you will be too. Success is only a matter of putting all of their advice and instruction to use. Take their experience and build on it — make it all your own."



Antrell Tyson
The Williams-Williams Agency
Promoted November 2005

"The AMS system is great! I have never worked for a company where the people in charge want you to step into management. You never hear of a company that promotes growth of this level and gives you the training and tools to do so. The system really does give you opportunity unlimited."



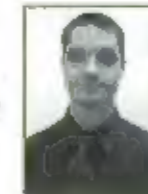
Nicholas Zangardi
The Surace-Smith Agency
Promoted November 2005

"I came to the Company straight out of college without any previous experience in insurance or sales, but I found that listening to my managers made all the difference. They taught me so much about how the system works. Constantly ask questions — it never hurts to keep learning."



Ryan Bisanz
The Altig-Traboulay Agency
Promoted December 2005

"Success stems from a strong work ethic, good organization and genuine empathy for the members you meet. Your first job is to connect with your clients. If you leave their houses and they feel glad that you had been there, then you are already well on your way to success."



Steven Brooks
The Geneser-Geneser Agency
Promoted December 2005

"I am surrounded by wonderful leaders. They support me through it all and have taught me how to completely benefit from the lucrative system we have at ALL. We already have such great bonuses available, such as the BR bonus, and they keep getting better. Incentives like these make everyone happy and successful."



Jason Mayer
The Furer-Whittinghill Agency
Promoted December 2005

"AMS gives you the opportunity to elevate yourself to management quickly. It is just up to you to decide how quickly. You now have the chance to develop your skills to perfection and adapt to more responsibility. You can grow at your own speed and be a success, even if you do not have any previous experience."



Stuart Pamell
The Mitchell Duplantis Agency
Promoted December 2005

"Embrace a good work ethic. Hard work is the secret to all success. With this job, you cannot just watch the clock and quit when the day is done. You can only relax when the job itself is done. Be prepared to put in 100 percent of your time and effort, and surely you will rise to the top."

Congratulations Everyone!

Individual Producers

1. Joseph Moore



Tampa, FL

2. Garret Kun



Harrisburg, PA

3. Max Quasem



Los Angeles, CA

4. Carla Miller



Omaha, NE

5. Tasha Tucker



Woodridge, IL

6. Jesse Wise



Harrisburg, PA

7. Aaron Tavizon



Albuquerque, NM

8. Omar Hashimi



Concord, CA

9. Steven Stensrud



Calgary, AB

10. Anthony Mutter



Salt Lake City, UT

Individual Producers

All-Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

January Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Joseph Moore	\$24,321		73.1	Joseph Moore	Tom Williams
2. Garret Kun	22,572	94		Robert Smith	Oldham-Hadayia
3. Max Quasem	21,716		84.5	Earnest Loveless	David Cohen
4. Carla Miller	21,424		77.2		John Akers
5. Tasha Tucker	18,174		72.0	LaTonya Tucker	Bob Olson
6. Jesse Wise	17,695	83		Matthew Hogan	Oldham-Hadayia
7. Aaron Tavizon	16,535	95		Randy Teysier	Chris Hernandez
8. Omar Hashimi	16,509		73.7	Omar Hashimi	Jatoft-Foti
9. Steven Stensrud	16,203	96		John McGrath	Rick Altig
10. Anthony Mutter	15,635	84		Nathan Snider	Altig-Orlovic
11. Donald Orban	15,626	90		Donald Orban	Scott Latta
12. Melissa Losk	15,131	100		David Garrett	Geneser-Geneser
13. James Herrera	15,019	79		Alan Conquest	Steve Hartman
14. Pablo Pirela	14,946		74.9		Bob Olson
15. William Haefs	14,362	86		Megan Olson	Steve Hartman
16. Arthur Westergren	14,312		78.7	Elaina Bosco	Tom Williams
17. Bradley Ellison	14,178	97		Sonny Gurney	Paul Rumbuc
18. Diana Grippo	14,156	100		William Devine	Geneser-Geneser
19. Matthew Herrera	14,120	100		Joshua Goodman	Bill Jennings
20. Patrick Parisi	13,868		68.9	Alex Roland	Chris La Fond

▲ Percentage of Net to Gross

All-Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Joseph Moore	\$24,321		73.1	Joseph Moore	Tom Williams
2. Garret Kun	22,572	94		Robert Smith	Oldham-Hadayia
3. Max Quasem	21,716		84.5	Earnest Loveless	David Cohen
4. Carla Miller	21,424		77.2		John Akers
5. Tasha Tucker	18,174		72.0	LaTonya Tucker	Bob Olson
6. Jesse Wise	17,695	83		Matthew Hogan	Oldham-Hadayia
7. Aaron Tavizon	16,535	95		Randy Teysier	Chris Hernandez
8. Omar Hashimi	16,509		73.7	Omar Hashimi	Jatoft-Foti
9. Steven Stensrud	16,203	96		John McGrath	Rick Altig
10. Anthony Mutter	15,635	84		Nathan Snider	Altig-Orlovic
11. Donald Orban	15,626	90		Donald Orban	Scott Latta
12. Melissa Losk	15,131	100		David Garrett	Geneser-Geneser
13. James Herrera	15,019	79		Alan Conquest	Steve Hartman
14. Pablo Pirela	14,946		74.9		Bob Olson
15. William Haefs	14,362	86		Megan Olson	Steve Hartman
16. Arthur Westergren	14,312		78.7	Elaina Bosco	Tom Williams
17. Bradley Ellison	14,178	97		Sonny Gurney	Paul Rumbuc
18. Diana Grippo	14,156	100		William Devine	Geneser-Geneser
19. Matthew Herrera	14,120	100		Joshua Goodman	Bill Jennings
20. Patrick Parisi	13,868		68.9	Alex Roland	Chris La Fond

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

22 Years of Service

Robert Seeber

20 Years of Service

Gary Hausman

16 Years of Service

Robin Denham
Kathleen Unitas

13 Years of Service

Jeffery Churchfield
William Cook

12 Years of Service

Timothy Gray
Melinda-Rae Lyse

11 Years of Service

Sonja Latonis

8 Years of Service

Manon Brulotte
David Provencher

6 Years of Service

Barbara Bomer
Asher Lavallee
Jose Sanchez

4 Years of Service

Michelle Baxter
Patrick Duray
Susan Kelleher
Kevin Leonard
Craig Nugara
Jean-Francois Vezina
Shannon Walker

3 Years of Service

John Breedlove
Christopher Clark
Desislava Dimitrova
Tamara Ford
David Jones
Byron Paz
Jeff Ribman
Brent Rieck
Lisa Roemer

3 Years of Service Cont.

Shelly Russell
Navarro Simmons
Patrick Stenglein

2 Years of Service

Alla Alexander
Brenda Hadayia
Robert Harris
Scott Primm
Ray Sharples
Leon Thompson
Kerly Titus
Glenn VanDeSande

1 Year of Service

Jan Baxter
Shane Bowen
Justin Bridendolph
Patricia Britton
John Campanello
Edward Dietrich
George Easter
Robert Ehlers

1 Year of Service Cont.

Bruce Filson
Timothy Hansen
Lennis Hayes
Shashank Hedao
William Kaleta
Jatinder Kumar
Ramin Madani
Danny Mayorga
Karl Mordhorst
Crystal Nichols
Csaba Puncsak
Thomas Reagan
Ronald Rivera
Alexander Rocker
Gerson Rodrigues
Charles VanDyke
Edmond Velilla
Sarah Williams
Matthew Willrodt

January BR Bonus Qualifiers


Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Garrett	\$3,742.61	Elaina Bosca	\$1,213.80	Dorian Oldham	\$613.12	Ilya Kardava	\$240.19
Scott Sonnenberg	\$1,457.89	Chantel Gallant	\$1,213.77	Noe Gonzales	\$605.53	Amanda Nathoo	\$238.47
Matthew Melhorn	\$1,097.96	Moswen Taylor	\$1,209.72	Edward Cole	\$602.30	David Solomonov	\$236.60
David Goodman	\$2,922.01	John Haef	\$1,139.41	Shelly Russell	\$592.05	Travis Vandenbergts	\$231.94
Hal Herrman	\$2,880.15	John Bolecz	\$1,064.88	Jerome Minelise	\$591.17	Allison King	\$231.71
Olave Carlen	\$2,714.38	Maxine Moody	\$1,059.15	Cheryl Foti	\$590.76	George Hudspeth	\$220.34
David Hausman	\$2,614.51	Eric Dione	\$1,058.48	Volodymyr Derevyanyy	\$581.88	Alex Roland	\$216.96
Scott Keeney	\$2,576.48	Allan Jennings	\$1,055.54	Gregory Sam	\$581.38	Patrick Stenglein	\$214.36
Derek Sandlands	\$2,526.18	Ray Sharples	\$1,048.99	Derek Sawyer	\$581.01	Brandon Lewis	\$213.19
Jon Hanec	\$2,488.09	Robert Hill	\$1,037.24	Steven Engrav	\$578.01	Megan Fenceroy	\$210.62
Randy Teysler	\$2,253.31	Elizabeth Michalek	\$1,032.17	Antrell Tyson	\$576.26	Stephen Ryder	\$209.65
Alex Grubov	\$2,177.42	David Iriye	\$1,021.25	Noah Albinburgh	\$564.59	Sidney Hodyskiis	\$208.68
Nathan Seider	\$2,138.95	Nicholas Smith	\$1,015.37	William Jaquay	\$489.49	Stephanie Kelly	\$207.21
Mary Ayarzagotta	\$2,131.08	Laura Fisher	\$1,001.79	Jim Bianchi	\$474.00	Demetrius Poete	\$205.17
Ronald Gortey	\$2,061.08	Mark Dring	\$997.66	Mark Bialek	\$455.29	Earnest Loveless	\$203.94
Megan Olson	\$1,996.96	Sara Sparrow	\$995.19	James Tongway	\$435.75	Nicholas Zangandi	\$203.15
Christopher Clack	\$1,985.98	Nasale Under	\$978.16	Michael Zorn	\$428.82	Luis Heredia	\$192.00
Alla Alexander	\$1,980.78	Joshua Nihil	\$967.23	Alexander Marshall	\$415.86	Reith Moore	\$189.48
Matthew Wollinger	\$1,949.91	Vedran Pipanic	\$966.18	Michael Laramie	\$415.63	Scott Tebbe	\$187.71
Phillip Lacross	\$1,904.57	Omar Hashani	\$965.76	James Heiligen	\$411.55	Edward Dietrich	\$187.59
Randy Clark	\$1,893.85	Matthew Ho	\$962.91	Oesislava Dimitrova	\$406.49	Chad Keeney	\$187.16
Majjargal Sukhsaatar	\$1,756.00	Jared Mlinarich	\$927.37	James Cahalin	\$406.43	Jean-Francois Vezina	\$187.10
Leslie Taylor	\$1,743.72	Steven King	\$921.77	John Fisher	\$405.84	Lee Croff	\$186.07
Laura Lutz	\$1,675.75	David Brister	\$887.46	Wayne Ulrich	\$405.81	Jonathan Hebert	\$185.58
Brista Thorne	\$1,599.21	Kenneth Macik	\$885.53	Daniel Phares	\$404.40	Diego Azangopuerta	\$183.57
Robert Hughes	\$1,598.46	Terrance Heams	\$870.65	Amber Madaris	\$401.66	Art Regav	\$179.50
Alfred Young	\$1,592.51	Samuel Cohen	\$845.81	David Lull	\$397.56	John Hancock	\$177.12
Thomas Vanosdol	\$1,587.69	Clayton Frost	\$841.67	Richard Flores	\$397.03	Darren Miller	\$175.22
David Bares	\$1,510.38	Timothy Meyer	\$824.82	Edward Hanna	\$395.64	Jeson Shambo	\$174.74
Cathy Thompson	\$1,504.95	Benee Sturdivant	\$806.20	Scott Primm	\$394.91	Jeson Moore	\$172.61
Robert Ehlers	\$1,459.30	Nicah Cohen	\$766.47	David Tubbin	\$393.13	Shakia Crump	\$172.60
Paulo Rosa	\$1,375.68	Joseph Moore	\$656.53	Ryan Elisanz	\$385.40	Wayne Wong	\$170.67
Aaron Webb	\$1,339.80	Brandon Teter	\$643.64	Danielle Holmes	\$381.70	Robert Gerdes	\$168.37
David Ackerman	\$1,308.61	Harjeet Rana	\$638.61	Hitesh Patel	\$383.33	Michael Navarrette	\$167.13
Harjeet Gajjar	\$1,303.79	Rog Beaudro	\$638.22	Preet Sahgal	\$382.35	William Childress	\$162.76
Allan Gilbert	\$1,275.89	Patrick Dway	\$636.62	Rodney Ward	\$382.35	Craig Gandler	\$161.79
Christopher Stephens	\$1,249.87	Denice Davidson	\$634.58	Sahn Chau	\$359.20	Stephen Maloney	\$161.68
Ryan Stenglein	\$1,248.19	Marco Chew	\$634.33	Reis Evers	\$330.18	Lawrence Hauck	\$161.43
Arder Greene	\$1,241.43	Nicole Winn	\$627.96	Anthony Cannady	\$248.60	Cesar Astralaga	\$161.21
Mark Garman	\$1,234.97	Cindy Carven	\$624.28	Brian Schretter	\$245.99	Barbara Leader	\$160.17
Elmore Mandell	\$1,227.29	Patrick Mazerolle	\$614.93	Sue Weiss	\$245.44		
Stuart Parnell	\$1,225.96	Karl Schuckert	\$614.93	Peter Kang	\$240.44		

Total Bonuses Paid Out
\$145,375.30


Supervising Agents




1. David Goodman
Denver, CO



3. David Baum
Denver, CO



2. Matthew Melhorn
Plymouth Meeting, PA



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

January Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. David Goodman	\$29,120	\$35,172	91		Joshua Goodman	Bill Jennings
2. Matthew Melhorn	26,229	35,171		71.8	Robert Smith	Oldham-Hadayia
3. David Baum	19,556	23,221	86		Joshua Goodman	Bill Jennings
4. Alex Grakhov	17,297	22,115	93		Nicholas Zangardi	Surace-Smith
5. David Lull	15,089	17,421	97		Robert Dunn	Marc Morton

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

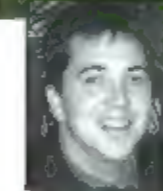
YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Goodman	\$29,120	\$35,172	91		Joshua Goodman	Bill Jennings
2. Matthew Melhorn	26,229	35,171		71.8	Robert Smith	Oldham-Hadayia
3. David Baum	19,556	23,221	86		Joshua Goodman	Bill Jennings
4. Alex Grakhov	17,297	22,115	93		Nicholas Zangardi	Surace-Smith
5. David Lull	15,089	17,421	97		Robert Dunn	Marc Morton


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents

1. James Cahalin
Denver, CO



2. Harjeet Rana
Halifax, NS



3. Travis Moody
N. Royalton, OH



4. Danielle Holmes
Denver, CO



5. Samuel Keys
Charlotte, NC



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

January Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. James Cahalin	\$32,865	\$35,757	87		Joshua Goodman	Bill Jennings
2. Harjeet Rana	32,474	33,733	80		Carl Ignatius	Imran Satti
3. Travis Moody	28,619	36,510	94		Nicholas Zangardi	Surace-Smith
4. Danielle Holmes	26,096	30,228		71.8	Joshua Goodman	Bill Jennings
5. Samuel Keys	25,352	31,818	97		Jeremy Welch	Slav Bitman
6. Craig Gundler	24,144	25,659	99		Scott Baker	Steven Jakubczak
7. Brandon Teter	23,397	29,289		68.0	Matthew Hogan	Oldham-Hadayia
8. Steven Engrav	22,994	39,413		79.3	Wayne Hendricks	Joe Manone
9. Randy Clark	22,832	28,898	89		Stuart Parnell	Mitch Duplantis
10. Laura Fisher	19,568	31,238	87		Barry Dillah	Eric Giglione

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. James Cahalin	\$32,865	\$35,757	87		Joshua Goodman	Bill Jennings
* 2. Harjeet Rana	32,474	33,733	80		Carl Ignatius	Imran Satti
* 3. Travis Moody	28,619	36,510	94		Nicholas Zangardi	Surace-Smith
* 4. Danielle Holmes	26,096	30,228		71.8	Joshua Goodman	Bill Jennings
* 5. Samuel Keys	25,352	31,818	97		Jeremy Welch	Slav Bitman
6. Craig Gundler	24,144	25,659	99		Scott Baker	Steven Jakubczak
7. Brandon Teter	23,397	29,289		68.0	Matthew Hogan	Oldham-Hadayia
8. Steven Engrav	22,994	39,413		79.3	Wayne Hendricks	Joe Manone
9. Randy Clark	22,832	28,898	89		Stuart Parnell	Mitch Duplantis
10. Laura Fisher	19,568	31,238	87		Barry Dillah	Eric Giglione

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Recognizing Excellence – 2005 YTD Award Winners

Individual Producers



1. Zachary Hart
The Jim Surace Agency
\$278,449 Net ALP
78.3 Percent Retention

Name	Net ALP
2. Omar Hashimi	\$221,070
3. Carla Miller	\$215,872
4. Max Quasem	\$191,521
5. Timothy Cruise	\$190,241
6. Sylvia Freeman	\$187,138
7. Ruben Soberanes	\$182,142
8. Laly Tchen	\$169,482
9. Daniel Potilechio	\$168,373
10. Robert Ulreich	\$156,278

Supervising Agent



1. Noah Alkinburgh
The Oldham-Hadaya Agency
\$87,384 1st Year Agent
\$185,586 Net ALP
72.6 Percent Retention

General Agents



1. Mary Ann Gaelic
The Steve Friedlander Agency
\$331,050 1st Year Agent
\$517,035 Net ALP
75.4 Percent Retention

Name	First Year Agent	Net ALP
2. Danielle Holmes	\$250,344	\$351,214
3. Zachary Hart	\$233,426	\$521,896
4. Phillip Prata	\$183,938	\$213,527
5. Steven Engriv	\$183,523	\$256,108

Master General Agents



1. AJ O'Connor
The Steve Greer Agency
\$679,805 1st Year Agent
\$903,850 Net ALP
72.1 Percent Retention

Name	First Year Agent	Net ALP
2. Joshua Goodman	\$670,070	\$943,587
3. Matthew Hogan	\$529,273	\$781,630
4. David Wang	\$525,490	\$1,009,597
5. Lawrence Hauck	\$521,332	\$950,384

Regional General Agents



1. Jim Blanchi
The Durhon Oldham Agency
\$1,854,983 1st Year Agent
\$3,424,883 Net ALP
83.1 Percent Retention

SGA Category I



1. Tom Williams
\$2,174,241 1st Year Agent
\$3,748,077 Net ALP
85 Percent of Objective

SGA Category II



1. Rick Altig and Ilija Orlovic
\$1,908,313 1st Year Agent
\$2,678,821 Net ALP
126 Percent of Objective

SGA Category III



1. Bill Jennings
\$1,602,127 1st Year Agent
\$2,171,229 Net ALP
129 Percent of Objective

SGA Category IV



1. Steve Hartman
\$1,033,177 1st Year Agent
\$1,701,489 Net ALP
124 Percent of Objective

SGA Category V



1. Chris Hernandez
\$133,707 1st Year Agent
\$238,754 Net ALP
112 Percent of Objective

Public Relations Managers



1. Debbie Enstedt
The Rick Altig Agency
200,257 Cards

Rep Name	Cards
2. Charles Hill	69,605

Public Relations Category A



1. Malka Arony
HO CA & The Steve
Hartman Agency
42,448 Cards

Rep Name	Cards
2. Al Wall	32,985

Public Relations Category B



1. Vivian Dwyer
The Altig-Hay & The Slav
Bitman Agencies
23,450 Cards

Rep Name	Cards
2. C.J. Briggie	15,769

Public Relations Category C



1. Cheryl Cook
The Oldham-Hadaya
Agency
94 Groups

Rep Name	Groups
2. Renee Flannery	78

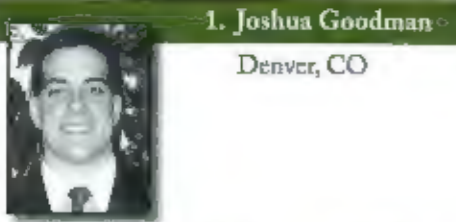
Most Cards Generated



1. Malka Arony
HO CA & The Steve
Hartman Agency
42,448 Cards

Rep Name	Cards
2. Al Wall	32,985

Master General Agents



1. Joshua Goodman
Denver, CO



2. Matthew Hogan
Harrisburg, PA



3. David Wang
Woodridge, IL



4. Scott Sonnenberg
Olivette, MO



5. Robert Hughes
Woodridge, IL

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

January Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$118,032	\$147,902		70.3	Bill Jennings
2. Matthew Hogan	71,971	112,531		68.0	Oldham-Hadayia
3. David Wang	69,693	131,450		73.7	Bob Olson
4. Scott Sonnenberg	66,459	63,807	90		Geneser-Geneser
5. Robert Hughes	54,201	74,097	82		Bob Olson
6. Wayne Hendricks	53,127	62,368		78.0	Joe Manone
7. Sonny Gurney	47,421	50,426		74.6	Paul Rumbuc
8. Allan Jennings	46,665	48,261		69.0	Bill Jennings
9. Nicholas Zangardi	45,268	45,099	82		Surace-Smith
10. Elaina Bosco	43,977	83,031		70.8	Tom Williams

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$118,032	\$147,902		70.3	Bill Jennings
2. Matthew Hogan	71,971	112,531		68.0	Oldham-Hadayia
3. David Wang	69,693	131,450		73.7	Bob Olson
4. Scott Sonnenberg	66,459	63,807	90		Geneser-Geneser
5. Robert Hughes	54,201	74,097	82		Bob Olson
6. Wayne Hendricks	53,127	62,368		78.0	Joe Manone
7. Sonny Gurney	47,421	50,426		74.6	Paul Rumbuc
8. Allan Jennings	46,665	48,261		69.0	Bill Jennings
9. Nicholas Zangardi	45,268	45,099	82		Surace-Smith
10. Elaina Bosco	43,977	83,031		70.8	Tom Williams

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Joshua Goodman
Denver, CO



2. Sonny Gurney
Southfield, MI



3. Jim Bianchi
Rochester, NY

January Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$197,329	\$234,289		69.9	Bill Jennings
2. Sonny Gurney	139,404	163,387		74.6	Paul Rumbuc
3. Jim Bianchi	139,187	237,384	99		Durhon Oldham
4. David Wang	105,640	180,027		72.5	Bob Olson
5. Steve Surace	80,173	101,395	100		Surace-Smith

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$197,329	\$234,289		69.9	Bill Jennings
2. Sonny Gurney	139,404	163,387		74.6	Paul Rumbuc
3. Jim Bianchi	139,187	237,384	99		Durhon Oldham
4. David Wang	105,640	180,027		72.5	Bob Olson
5. Steve Surace	80,173	101,395	100		Surace-Smith

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Max Quasem	David Cohen	\$4,567.27
Carla Miller	John Akers	\$4,297.14
Joseph Moore	Marc Zipper	\$4,134.67
Tasha Tucker	Bob Olson	\$3,233.57
Garter Kun	Oldham-Hadayia	\$3,097.96
Omar Hashimi	Jatoft-Foti	\$2,806.63
Arthur Westergren	Tom Williams	\$2,719.40
Ronald Friedlander	Eric Giglione	\$2,624.95
Curt Snow	Jatoft-Foti	\$2,581.99
Jinzhou Zhao	Rick Altig	\$2,548.81

Total Retention Bonus Paid: \$415,009.34 432 Producers Qualified

MGA Bonus*

Qualifier	SGA	Bonus Amount
Joshua Goodman	Bill Jennings	\$11,345.00
Scott Sonnenberg	Geneser-Geneser	\$8,931.21
David Wang	Bob Olson	\$6,577.18
Matthew Hogan	Oldham-Hadayia	\$6,362.03
Elaina Bosco	Tom Williams	\$5,518.82
Stuart Parnell	Mitch Duplantis	\$5,447.75
Brian Schreiter	Marc Rosen	\$5,055.59
Robert Hughes	Bob Olson	\$4,795.43
Allan Jennings	Bill Jennings	\$4,686.04
Nicholas Zangardi	Surace-Smith	\$4,565.75

Total Leadership Bonus Paid: \$211,053.97 86 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Erica Dalager	Altig - Deley	\$2,116.45
Timothy Farr	Paul Rumbuc	\$1,659.50
Alaina Latinsky	Paul Rumbuc	\$1,593.50
Laurie Onasch	Joe Manone	\$1,272.00
Charles Hill	Jatoft-Foti	\$1,120.35
Cassandra Robinson	Rick Altig	\$1,098.10
Rachelle Valdez	Rick Altig	\$948.00
Billy Sauers	Tom Williams	\$932.50
Patti Morgan	Marc Rosen	\$800.50
Gabriela Berioni	Josh Chalom	\$747.00

Total PR Bonus Paid: \$25,921.95 81 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!



"I believe if you are at the right place at the right time anyone has the opportunity to become a significant part of this historic growth strategy."

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of January. Take a look! This is exciting because it brings the American Income and National Income names into new home town communities across the country.

The Rick Altig Agency

Rick and his team opened three offices in January

Prince George, British Columbia

MGA: Bill Hayer

Church Falls, Virginia

MGAs: Tim Baker and Patrick Duray

Orange, California

MGAs: Jonathan Wilson and Nadia King

The Josh Chalom Agency

Josh and his team opened two offices starting the Latin American Division.

New York, New York

MGA: Francisco Perez

Miami, Florida

The Chris Hernandez Agency

Chris and his team opened an office in the El Paso, Texas area in December.

El Paso, Texas

MGA: Randy Teysstier

The Bill Jennings Agency

Bill and his team opened a second office in Denver, Colorado area.

West Minster, Colorado

MGA: Aaron Webb



"I believe the future growth of this Company will have a direct correlation with the number of new offices we open. With that being said, the sky is truly the limit."



"I find after 24 years with this Company I am able to present branching into the Hispanic market as a ground-floor opportunity which is further validation of how great this Company is."

Congratulations on making this opportunity a reality! We wish you all the luck in expanding your business in the communities you are now serving!

JANUARY CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Eric Giglione		69	\$202,	\$220,000	92	\$269,559

JANUARY CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbac		73.5	\$153,202	\$138,500	111	\$236,232

JANUARY CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.7	\$187,046	\$93,000	201	\$228,500
Surace-Smith	98		143,413	97,500	147	228,928
Steve Hartman		72.5	80,661	67,000	120	131,322

JANUARY CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.4	\$44,441	\$43,500	102	\$80,231

JANUARY CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$43,619	\$28,000	156	\$48,660
Steve Jakubczak		69.7	55,118	37,000	149	61,623

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Eric Giglione		69	\$202,	\$220,000	92	\$269,559

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbac		73.5	\$153,202	\$138,500	111	\$236,232

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		69.7	\$187,046	\$93,000	201	\$228,500
Surace-Smith	98		143,413	97,500	147	228,928
Steve Hartman		72.5	80,661	67,000	120	131,322

YTD CATEGORY IV

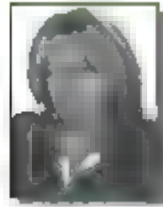
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.4	\$44,441	\$43,500	102	\$80,231

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		\$43,619	\$28,000	156	\$48,660
Steve Jakubczak		69.7	55,118	37,000	149	61,623

PR Representatives

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Timothy Farr
Southfield, MI



Rona Pileggi Spano
Woodridge, IL

Category B



Manon Brulotte
Montreal, PQ



Lou Nell Busby
Jeffersonville, IN

Category C



Patti Morgan
Shreveport, LA



Billy Sauers
Ft. Lauderdale, FL

PR Representatives

January Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,952	Rick Altig
2. James Tasker	4,256	Durhon Oldham
3. Malka Arony	2,976	HO CA/Hartman

All-Time PR Card Production Record
Month: 18,760 cards

Category A	No. Cards	SGA
1. Timothy Farr	2,112	Paul Rumbac
2. Rona Pileggi Spano	2,024	Bob Olson
3. Susan Gilbert	1,755	Bob Olson
4. Frances Christie	1,687	Rick Altig
5. Erica Dalager	1,497	Altig-Deley

Category B	No. Cards	SGA
1. Manon Brulotte	2,011	Altig-Lyso
2. Lou Nell Busby	1,452	Bill Heath
3. Susan Cooksey	908	Tyrone Conard
4. C.J. Briggie	874	Steve Hartman
5. Sandra Johnson	751	Gary Bleier

All-Time PR Group Production Record
Month: 55 groups

Category C	Groups	SGA
1. Patti Morgan	20	Marc Rosen
2. Billy Sauers	8	Tom Williams
3. Kenneth Altrizer	6	Marc Morton
3. Darrell Dorey	6	Imran Satti
4. Kelly Bittle	5	Mitch Duplantis

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	12,952	Rick Altig
*2. James Tasker	4,256	Durhon Oldham
3. Malka Arony	2,976	HO CA/Hartman

All-Time PR Card Production Record
YTD: 61,879 cards Denise Bwyer

Category A	No. Cards	SGA
*1. Timothy Farr	2,112	Paul Rumbac
*2. Rona Pileggi Spano	2,024	Bob Olson
3. Susan Gilbert	1,755	Bob Olson
4. Frances Christie	1,687	Rick Altig
5. Erica Dalager	1,497	Altig-Deley

Category B	No. Cards	SGA
*1. Manon Brulotte	2,011	Altig-Lyso
*2. Lou Nell Busby	1,452	Bill Heath
3. Susan Cooksey	908	Tyrone Conard
4. C.J. Briggie	874	Steve Hartman
5. Sandra Johnson	751	Gary Bleier

All-Time PR Group Production Record
YTD: 113 groups Richard Case

Category C	Groups	SGA
1. Patti Morgan	20	Marc Rosen
2. Billy Sauers	8	Tom Williams
3. Kenneth Altrizer	6	Marc Morton
3. Darrell Dorey	6	Imran Satti
4. Kelly Bittle	5	Mitch Duplantis

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives listed and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$12,500 to the *Change Wal-Mart Association*.
- Contributed \$12,500 to *Five Stones, Inc* for their partnership with *Wal-Mart Watch*.
- Gave \$5,000 to IUPA's *Edward J. Kiernan Scholarship Fund*.
- Donated \$15,000 to the Union Label & Service Trades Department to sponsor the Exhibitor's Reception for the *AFL-CIO Union Industries Show*.
- Contributed \$20,000 to the *James R. Hoffa Memorial Scholarship Fund*.

The Roland Fletcher Agency

- Gave \$232 to the United Way of Central Oklahoma.

The Mark Hancock Agency

- Contributed \$100 to the Indianapolis Community Faith & Labor Coalition.

The Jatoff-Foti Agency

- Donated \$121.59 to the Mt. Diablo Credit Union for their dinner and raffle prizes.
- Contributed \$186.58 to the Central California USBC Association for their tournament and raffle prizes.
- Gave \$250 to the Central California USBC Association for their *Junior League Scholarship*.
- Donated \$80 to the Mt. Diablo Chapter CCUL.
- Donated \$230 to Bricklayers Local 3 for their crab feed.
- Gave \$60 to Ironworkers 790 for the *11th Annual Ironworkers 790 Crab Feed*.
- Gave \$200 to the Outdoor Sportsmen's Coalition.
- Contributed \$200 to the California Credit Union League for their *Annual Vendor Showcase & Bingo Night*.

The Jatoff-Foti Agency (continued)

- Donated \$5,000 with the California SGAs to the California Teamsters Hispanic Caucus as a Silver Patron Sponsor.
- Contributed \$200 to Plumbers & Steamfitters 342 for their retiree dinner.

The Marc Rosen Agency

- Contributed \$300 to the *Labor Day Trade Show* for prizes.
- Gave \$100 to the *Louisiana State Fire Fighters Convention* for a door prize.
- Donated \$100 to the *Louisiana State Building Trades Convention* for prizes.
- Gave \$1,000 to the *Emile J. Bourg State AFL-CIO Scholarship*.
- Donated \$250 to the Louisiana Paperworkers for their raffle.
- Gave \$100 to PPF 60 for their fishing rodeo.
- Contributed \$100 to BME 1048 for picnic prizes.
- Donated \$100 to Caddo Federation of Teachers for their welcome reception.

The Tom Williams Agency

- Contributed \$100 to the Merchant Marines Memorial honoring Merchant Marines killed in World War II.

The Williams-Williams Agency

- Donated \$125 to the Atlanta Labor Council for their *Martin Luther King Breakfast*.
- Contributed \$486.75 to the *Georgia AFL-CIO Convention*.
- Donated \$100 to the *Atlanta Building Trades Dinner Banquet*.
- Gave \$500 to the *Savannah Building Trades Conference*.

Total \$75,228.92

OTHER DONATIONS

The Tom Williams Agency

- Provided pizza and chicken wings for the *Palmyra Treasure Coast AFL-CIO meeting*.

Be sure to submit your contributions monthly via e-mail to dyannazzo@aifl.com.



FROM THE DESK OF

Scott Smith

*Esq., Vice President
American Income & National Income*

Take Another Look at that Cover!

You will need to go a long way to find anyone more deserving than Zachary Hart to be on the cover of this month's *Spotlight*. I have had the opportunity to view some "agent of the year" performances firsthand, and I know the effort it takes to finish number one.

Sure, Zach had a lot of people cheering him on every step of the way. He will enjoy near cult status at convention. It is a thrill no one can take from him — ever.

I however, only Zach knows the other side. The days he doubted if he could get it done. The days he heard no cheers. The nights it seemed like he was the only one on the road. The houses where no one answered the door, and the applications that seemed so solid but cancelled. One thing Zach probably does not realize yet is that long after his video will be made and viewed, and when life reverts back to just himself and the memories of his accomplishments, it will be the journey most remembered. It will be the alone moments where he answers to no one but himself on sucking it up, making one more call, driving that extra mile, and working another Sunday. Zach, we are so proud of you!

Tim Cruise is proud of you. Dave Wang is proud of you. Brian Traboulay is proud. Jim Surace is proud. Your brother Matt is proud. Probably above all else, Roger is proud of you. He did it himself — albeit before you were born!

But when you look in the mirror, the smile that is generated comes from within you. You alone accomplished the right to be the best of the best!

On the other hand, if your name is not Zachary Hart, you need to look at that cover more intently. You may even want to ask yourself, "Why can't that be me?" Last year it was Zach because Zach decided it meant enough to him to become number one.

Here are some other questions you may want to ask yourself, "Why can't American Income and National Income become the premiere in-home life insurance sales company in the world?" "Why can't I become an SGA?" "Why can't I get on stage?" "Why? Why? Why?"

Here is an idea. Take your picture, paste it over Zach's, and change the year to 2007. Now, I understand your picture pasted over Zach's may not give you the best visual (especially you females!), but stay with me here. If you can dream it, at our Company, you can live it! Take that mock-up cover of the 2007 *Spotlight* and put it in your presentation binder. Look at it every day. Begin to believe it. Begin to live it.

In the end I say it's possible — anything is possible. Therefore, "Why not you?"

THE WILD, WILD WEST

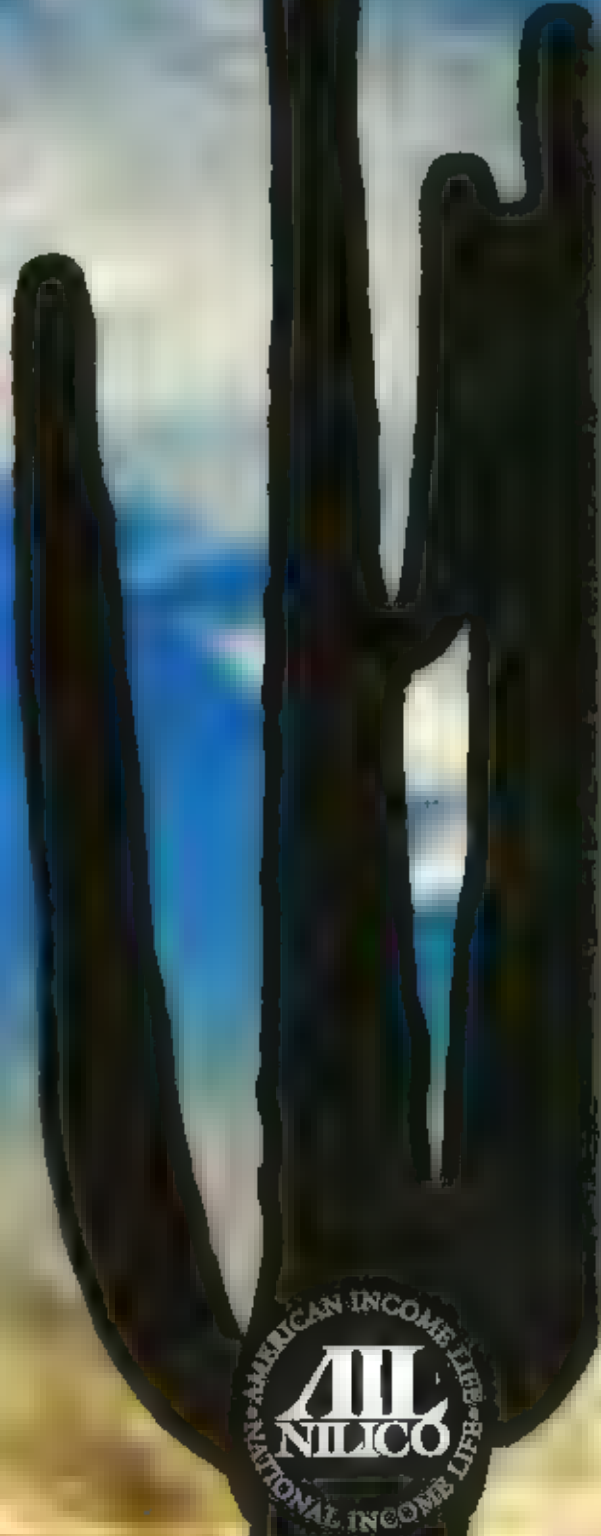


Mark your calendars because American Income and National Income are off to the wild, wild west in 2007. Our convention destination has been set at the remarkable, world-famous *Fairmont Scottsdale Princess* in Scottsdale, Arizona.

The *Fairmont Scottsdale Princess* is a true diamond in the rough. This lavish resort is surrounded by the McDowell Mountains and is designed with a Spanish Colonial flair. This dynamic resort has much to offer from their top-notch hotel services and hospitality to a top-rated spa and a PGA Championship golf course. However, the list doesn't end there. This desert playground also offers three award-winning restaurants, comfortable accommodations, and a surprising social scene — all packaged in one exotic southwest location.

With an offering like this, who would want to miss out on this true desert oasis? Saddle-up for a great production year, set your goals, and put on your spurs because the wild, wild — wonderful — west is waiting for you!

For more information on qualifying for the 2007 Convention, turn to Page 2.



THE *Fairmont*
SCOTTSDALE PRINCESS

May 17-20, 2007

Public Relations Bonus

Qualifiers

Erica Dalager	\$2,116.45
Timothy Farr	\$1,659.50
Alaina Latinsky	\$1,593.50
Laurie Onasch	\$1,272.00
Charles Hill	\$1,120.35
Cassandra Robinson	\$1,098.10
Rachelle Valdez	\$948.00
William Sauers	\$932.50
Patti Morgan	\$800.50
Gabriela Berlioni	\$747.00
Tracy Smith	\$728.50
Malka Arony	\$694.60
Flyse Beyer	\$650.00
Walt Verbeeten	\$648.00
Leigh Yost	\$597.45
Laura Mackin	\$590.40
Larry Lozano	\$589.05
Charles Deppert	\$564.50
Catherine Briggie	\$517.50
Janice Howard	\$500.00
Susan Pate	\$500.00
Kelly Bittle	\$481.00
Sue Akers	\$463.50
Vivian Dwyer	\$430.95
Joe Galusha	\$429.30
Jenny Williams	\$397.50
Susan Cooksey	\$361.50
Holly DiChiaro	\$274.50
Kelvin Muggeridge	\$213.00
Sonja Latonis	\$199.50
Dyan Walker	\$199.05
Brett Hulme	\$189.00
Darrell Dorcy	\$163.00
Donald Spohn	\$162.00
James Tasker	\$153.00
Nancy Rising	\$151.50
Kelb Flora	\$144.75
Susan Fuldauer	\$141.00
Brenda DiSomma	\$135.75
Susan Fuldauer	\$134.50
Kenneth Altizer	\$131.80
Al Wall	\$129.75
Richard Case	\$121.50
George Farenthold	\$117.75
Heather Bunyan	\$117.00
Daryl Barnett	\$103.50
Johnathan Rischitelli	\$103.50
Carl Musholt	\$100.50

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$25,921.95



Leadership Bonus

January Bonus Qualifiers

Joshua Goodman	\$11,345.00	Timothy Meyer	\$2,474.22	Jerome Ninkist	\$1,108.44
Scott Sonnenberg	\$8,931.21	Megan Olson	\$2,466.51	John Bulecza	\$1,089.08
David Wang	\$6,577.18	Leslie Taylor	\$2,446.38	Eric Dionne	\$1,082.54
Matthew Hogan	\$6,362.03	Steven King	\$2,425.32	Theodore Pappas	\$1,069.13
Elaina Bosco	\$5,518.82	Ryan Stenglein	\$2,402.62	Edward Hanna	\$989.11
Stuart Parnell	\$5,447.75	Rodney Ward	\$2,345.05	Clayton Frost	\$946.88
Brian Schreiter	\$5,055.59	Steven Strong	\$2,339.83	Rebecca Klebsch	\$867.17
Robert Hughes	\$4,795.43	Samuel Cohen	\$2,332.20	Antrell Tyson	\$810.37
Allan Jennings	\$4,686.04	Earne Loveless	\$2,161.59	Megan Fenceroy	\$789.82
Nicholas Zangardi	\$4,565.75	Alex Roland	\$2,133.02	Stephen Ryder	\$786.19
Matthew Wolfanger	\$4,503.47	John Hancock	\$2,128.61	Craig Nugara	\$779.36
Dorees Ryan-Foti	\$4,463.48	Mary Ayazogolita	\$2,087.19	Amber Madaris	\$753.11
Ronald Gurney	\$4,116.08	Leo Conti	\$2,053.13	Godley Varghese	\$718.74
Wayn Hendricks	\$4,028.77	Scott Baker	\$2,051.37	Tod Brown	\$703.91
Jason Mollo	\$3,569.69	Michael Nelson	\$2,025.54	Anthony Connady	\$699.20
Jeremy Welch	\$3,564.82	Paulo Rosa	\$2,011.13	Mathew Hart	\$670.53
Jon Hanac	\$3,375.40	Laura Luty	\$1,885.22	Jose Sanchez	\$650.98
Cheryl Foti	\$3,354.10	Krista Thieme	\$1,865.41	Shakia Crump	\$647.24
Mai Sukhbanar	\$3,275.33	Randy Trevisier	\$1,860.29	Melanie Cohen	\$415.73
Mark Heier	\$3,214.90	David Solomonov	\$1,848.40	Latonya Tucker	\$408.92
Chris Stephens	\$3,154.26	Patrick Maerolle	\$1,766.61	Roger Johnson	\$370.85
Rog Beaudro	\$3,097.67	Lawrence Hauck	\$1,740.39	James Taylor	\$198.45
Arthur Greene	\$3,022.05	Steve Surace	\$1,488.57		
John McGrath	\$3,016.80	Jess Bianchi	\$1,486.77		
Robert Dunn	\$2,861.75	Micah Cohen	\$1,469.79		
Matthew Ho	\$2,837.06	James Isip	\$1,408.83		
Dorian Oldham	\$2,770.09	Bill Hayer	\$1,339.32		
Michael Laramie	\$2,749.30	Harpreet Gujral	\$1,222.31		
Diane Curran	\$2,676.30	Tim Schroeder	\$1,219.55		
Maxine Moody	\$2,593.29	Nicole Winn	\$1,177.43		
Omar Hashimi	\$2,498.83	Mark Gorman	\$1,157.79		
Cathy Thompson	\$2,494.22	Eddie Dillon	\$1,155.37		

Total **\$211,053.97**

Retention Bonus

QUALIFIER	BONUS*
Max Quasem	\$4,567.27
Carla Miller	\$4,297.14
Joseph Moore	\$4,134.67
Tasha Tucker	\$3,733.57
Garret Kun	\$3,697.96
Omar Hashimi	\$2,806.63
Arthur Westergren	\$2,719.40
Ronald Friedlander	\$2,624.95
Curt Snow	\$2,581.99
Jinzhou Zhao	\$2,548.81
Pablo Pirela	\$2,540.88
Ray Sharples	\$2,534.01
Steven Steinsrud	\$2,526.18
Jesse Wise	\$2,497.21
Daniel Potluchio	\$2,497.47
Ed Olfert	\$2,394.74
Arnold Iacovello	\$2,339.07
Ell McKenzie	\$2,302.46
Aaron Tavizon	\$2,293.31
Yevgeniy Kashkin	\$2,241.02
Cathy Thompson	\$2,224.41
Patrick Patali	\$2,219.00
Laura Fisher	\$2,195.13
Donaki Orban	\$2,183.41
Barbara Bomer	\$2,158.69
Alfred Brenner	\$2,157.18
Mary Ann Gaelic	\$2,146.96
Scott Remmay	\$2,143.82
Anthony Mutter	\$2,138.95
Derek Sandellands	\$2,110.77
Caulton Lear	\$2,106.30
Robert Rowe	\$2,102.70
Victor Quimston	\$2,069.51
Bradley Ellison	\$2,061.00
Earle Harris	\$2,049.08
Rodney Ward	\$2,025.37
Mack Bell	\$2,025.09
David Jackson	\$2,021.96
Simon Arlas	\$2,011.05
William Haefs	\$1,996.96
Anthony Mele	\$1,984.18
Latorya Tucker	\$1,982.24
Mildred Amadeu	\$1,980.70
Noe Gonales	\$1,971.91
Melissa Lusk	\$1,967.05
Sylvia Freeman	\$1,966.14
Matthew Herrera	\$1,956.90
Lance Brown	\$1,951.34
Robert Harris	\$1,935.57
Allan Gilbert	\$1,893.02
Crystal Valentine	\$1,872.94
Al-Karim Walji	\$1,866.01
Russell Morris	\$1,850.61
Timothy Crulse	\$1,839.39
Norman Sw Lew	\$1,785.31
Kenneth Mazik	\$1,781.12
Christopher Kurtz	\$1,775.36
Nicholas Sobolecki	\$1,751.39
Susan Obryon	\$1,744.48
Ramin Madani	\$1,722.27
Helen Taylor	\$1,713.62
Robert Dunt	\$1,700.69
Ninca Chang	\$1,688.06
Yvonne Hernandez	\$1,680.15
Daniel Phares	\$1,665.68
Maria Esposito	\$1,664.77
Angelika Vassilieva	\$1,659.68
Glenis Vandevande	\$1,655.51
David Williams	\$1,626.36
Johndeane Nwafor	\$1,620.01
Eric Miller	\$1,609.53
Kenneth Madden	\$1,602.81
Renée Stourdiant	\$1,596.46
Lisa Roemer	\$1,590.50
Arthur Carter	\$1,588.68
Scott Mellgren	\$1,578.12
Wynn Parrack	\$1,576.40

QUALIFIER	BONUS*
Rebecca Rushnok	\$1,557.54
David Williams	\$1,552.32
Charles Riggs	\$1,549.73
Larry Mallitz	\$1,533.06
Robert Ulreich	\$1,510.33
Rachel Arenas	\$1,509.65
Lorrie Anderson	\$1,505.35
Corey Neff	\$1,500.17
Zulfikar Bhukera	\$1,492.50
Joaquin Santos	\$1,472.47
Joseph Coarsey	\$1,470.04
Asher Lavalice	\$1,466.25
Gregory Engrav	\$1,463.77
Allan Barr	\$1,459.30
Sahn Samantha Chui	\$1,444.04
Sebastian Kazek	\$1,422.98
Marco Chow	\$1,414.29
Elmore Mundell	\$1,406.52
Karen McQuoid	\$1,391.50
Jode Barath	\$1,375.68
John Horton	\$1,339.80
Fargo Hall	\$1,330.33
Alfred Young	\$1,326.49
Rae Duvauchelle	\$1,317.39
Kevin Gamble	\$1,316.12
Douglas Baulnechr	\$1,314.88
David Thornton	\$1,310.61
James Nelligan	\$1,308.61
John Farley	\$1,304.98
Bhupinder Atwal	\$1,303.79
Adam Kahn	\$1,300.22
Jessi Rounseville	\$1,299.48
David Solomonov	\$1,284.66
Stephen Panzarella	\$1,275.69
David Garbarskiy	\$1,271.62
Beth Snow	\$1,269.70
Bret Fels	\$1,264.37
Kelvin McDiarmid	\$1,260.76
London Burnett	\$1,254.37
Adrian Jefferson	\$1,252.27
Nicholas Engrav	\$1,240.56
Joshua Reynolds	\$1,234.97
Bryan Johnson	\$1,234.78
George Easter	\$1,232.80
Liza Garcia	\$1,230.21
Iryna Sushkova	\$1,228.41
Maria Dvinger	\$1,227.29
Richard Nye	\$1,226.70
William Burbank	\$1,223.75
Gilbert Franklin	\$1,213.80
Brian Alt	\$1,213.77
Michael Snow	\$1,212.89
Roger Dissmore	\$1,209.72
Tammy Young	\$1,205.01
Patricia Lee	\$1,204.97
Beth Lopez	\$1,196.09
John Petty	\$1,196.08
Anthony Christman	\$1,194.68
William Gordon	\$1,193.74
Bradford Powell	\$1,191.08
Michael Broker	\$1,182.06
Samsom Adelfosi	\$1,170.25
Arthur Lutes	\$1,166.66
Carl Boldon	\$1,166.45
Matthew Melhorn	\$1,162.48
Alex Buhn	\$1,139.65
Edward Clunk	\$1,131.19
Andrew Manchon	\$1,123.79
Christian Baker	\$1,113.56
Diego Arangoportia	\$1,109.66
Ya Chu	\$1,105.67
Larry Clemens	\$1,105.57
Bulbinder Hayer	\$1,103.89
Scott Orth	\$1,101.45
Derrick Cook	\$1,099.66
Omar Rodriguez	\$1,094.28
Norman Reitz	\$1,092.81

QUALIFIER	BONUS*
Christopher Schaefer	\$1,092.74
Natalie Linke	\$1,084.90
Innocent Okeke	\$1,076.07
Angel Sanchez	\$1,065.54
David Shufelt	\$1,064.88
Daushel Henderson	\$1,061.24
Herbert Adams	\$1,059.15
Jonathon Sheen	\$1,058.48
Joseph Ngadi	\$1,057.24
Richard Flores	\$1,055.54
Karen Stockwell	\$1,052.58
Earl Mack	\$1,048.99
Greg Stewart	\$1,037.24
Scott Barnes	\$1,032.17
John Collins	\$1,023.46
James Langer	\$1,022.37
Tony Derico	\$1,014.98
Donald Strynadka	\$1,014.87
George Neujaim	\$1,010.07
Jay Meyer	\$1,004.38
Sabrina Lloyd	\$1,001.79
William Myatt	\$999.85
Angela Paton	\$998.22
Heather Koehler	\$995.19
John Wicks	\$983.54
Anna Vaculikova	\$978.63
Michael Bogner	\$978.16
Rudi Camenzind	\$974.95
Jacob Blackburn	\$967.23
Hazel Hazlewood	\$964.34
Amy Blake	\$962.52
Patrick Mazerolle	\$958.72
Ian Palmer	\$950.57
Kim Burton	\$947.12
Stephanie Tafa	\$927.37
Andrea Barenholtz	\$921.77
Robert Appel	\$918.44
Robert Garvis	\$904.63
Justin Germany	\$899.09
Stephanie Kelly	\$898.75
Karen Wade	\$887.46
Jessica Hoard	\$885.53
Sean Lacroix	\$883.69
Steven Edgell	\$882.20
Kevin Read	\$878.56
Dorothy Cosby-Cawthorne	\$873.46
Kyle Reid	\$870.70
Zerlina Lewis	\$870.65
Mohammad Dharamsey	\$863.93
Robert Seeber	\$863.00
Anthony Accurso	\$860.90
Joseph Galeski	\$860.41
Peter Kang	\$859.19
Bradley Kincaid	\$857.49
Steven Hunter	\$853.57
Sami Mogannaim	\$849.65
Steven Webb	\$847.25
Benjamin Vantosses	\$846.80
Lorena Barriere	\$846.46
Joseph Szygiel	\$845.30
John Franklin	\$843.35
Adam Michaud	\$841.67
Mark Sanders	\$829.37
Sunny Robinson	\$827.08
Ross Ewen	\$824.03
Shane Bowen	\$822.86
Carrie Ho	\$822.18
Douglas Zigby	\$819.53
Brandon Watkins	\$816.78
Jeff Debiak	\$808.80
Linda Marshall-Cunningham	\$806.20
Lisa Voigt	\$802.40
Herman Libman	\$791.39
Dennis Muth	\$789.36
Andre Abramovich	\$768.04
Ronald Trombetta	\$765.14
Andrea Yee	\$759.23

Retention Bonus

QUALIFIER	BONUS*
Pat Alet	\$747.20
Karl Mordhorst	\$716.14
Loren Cardwell	\$714.04
Brian Katsis	\$712.34
Dean Redmond	\$697.71
Travis Moudy	\$680.41
Eleana Chou	\$669.05
Pamela Griswold	\$665.18
Raphael Bouchereau	\$663.90
Thomas Tulowlecki	\$661.95
Sandi Babcock	\$652.77
Timothy Flindley	\$650.48
Julle Aprahamian	\$647.71
Richard Mak	\$645.20
Brandon Braum	\$644.41
Matthew Keenan	\$643.89
Jared Millarich	\$641.88
Roger Beals	\$638.61
Shelena Cardwell	\$638.22
Jason Moore	\$637.89
Wendy Stogardt	\$636.87
Giripreet Thind	\$636.64
Sarah Armstrong	\$636.62
Nathan Meckey	\$634.58
Elizabeth Marcietta	\$634.11
Megan Fenimore	\$633.81
Anthony Thomas	\$631.49
Dean Beaucage	\$629.12
Angela Yota	\$627.16
Aaron Hansen	\$624.36
John Keldiering	\$626.79
Edwin Menzies	\$616.44
Bhuvan Sawhney	\$611.81
John Curtis Jones	\$614.91
David Fralick	\$614.72
Joseph Deceuse	\$614.72
Bradley George	\$613.43
Sean Welser	\$613.12
Friedrich Kasianov	\$612.53
Deirae Black	\$611.55
Freida Yakubov	\$607.32
Keith Moore	\$605.53
Brian Utter	\$604.75
Alan Centilligios	\$602.30
Theodoro Greer	\$602.29
John Mulquin	\$599.36
Joshua Saich	\$598.81
Isalah Taulbee	\$594.58
Craig Strompyl	\$592.05
Christo Rodriguez	\$591.94
Mercedes Thaw	\$591.17
Daniel Arreola	\$590.95
Edward Cole	\$590.76
Angelica Gallardo	\$589.65
Michael Welsh	\$584.33
Terrence Ealy	\$584.11
Stephen Gibson	\$581.88
Dave Molinaro	\$581.76
Melecia Simpson	\$581.38
Djessica Lopes	\$581.01
Christopher Staulcup	\$579.39
Unta Mattox	\$576.26
George Howells	\$564.59
Alan Silverman	\$563.94
Dennis Ingalls	\$562.88
Pamela Quay	\$545.99
Stephen Demarje	\$507.00
Brian Morse	\$501.28
Richard Evenason	\$500.71
Sushen Chand	\$497.20
Justin Miller	\$494.06
Joshua Lieberman	\$493.86
Philomena Yates	\$489.40
Nancy Myers	\$488.25
Sabeel Claudie El	\$482.98
James Tanguay	\$482.83
Todd Sahn	\$480.72

QUALIFIER	BONUS*
Brett Grylka	\$474.00
Julie Wells	\$465.30
Brian Hugel	\$462.91
Joshua Wiemer	\$455.84
Andrew Limoli	\$455.77
Cynthia Sirtig	\$453.80
Valerie Franklin	\$447.11
Ronald Pearson	\$442.75
David Ruggles	\$441.58
Timothy Insam	\$435.75
Patrick Cowell	\$436.86
Jan Fisher	\$435.66
Stefani Ward	\$435.61
Leahona Davidson	\$432.70
Kristie Drutler	\$432.30
Charles Howard	\$431.56
Dave Ramirez	\$430.49
Stephanie Hart	\$430.43
Mohammed Rawest	\$425.84
Mahesh Gopalwani	\$424.81
Yee Lim	\$424.83
Bradley Shaffer	\$424.40
David Barcal	\$423.16
Charles Mathes	\$421.68
Agatha Safford	\$399.64
Judy Solomon	\$387.56
Michelle Bowden	\$387.03
Mark Coleman	\$386.82
Michael Mandelita	\$386.18
Timothy Rooney	\$385.64
Thomas Stewart	\$384.91
Rex Johnson	\$383.85
Tracy McMillan	\$383.13
Thomas Enright	\$380.39
Michael Thiel	\$380.34
Aunjal Fauchneau	\$387.50
Jerry Rubikoff	\$388.71
Daren Thibert	\$385.40
Kristine Hansen	\$383.70
George Hultgren	\$383.50
Almea Molinaro	\$383.35
Peter Lee	\$383.11
Linda Kraszewski	\$382.71
Guru Giri	\$382.35
Roger Myers	\$379.17
Mirjana Ivanovic	\$378.47
Larry Wright	\$367.99
Steve Ferreri	\$356.85
Louise McManus	\$288.00
Chantell Neyhart	\$248.40
Robert Schoetzl	\$246.39
George Horne	\$245.99
Simon Willard	\$245.44
Genevieve Mandy	\$244.03
Alan Rosen	\$243.52
Carlson Ruano	\$242.44
Matthew Moore	\$240.76
Jacquelynn Ororo	\$238.47
Paulo Alexandre	\$236.60
Paul Stratford	\$234.78
Kiyoshi Tsuji	\$231.94
Jamie Bonfiglio	\$231.71
David Stearns	\$228.82
Jeremy Courtney	\$225.25
Eric Estelle	\$220.34
Donald Tinges	\$216.96
Joshua Pratscher	\$216.36
Donald Bierkan	\$215.79
Robert Parrish	\$212.97
Samiyah Ali	\$210.62
Norma Sauls	\$209.65
George Campsall	\$209.06
Kathleen Madden	\$208.68
Micah Rounets	\$208.66
Jacqueline Frame	\$207.21
Willard Lacey	\$205.17
Ashley Hilson	\$204.99

QUALIFIER	BONUS*
Joseph Sanchez	\$203.94
Michael Vinu	\$203.35
Laura Bounhaseng	\$202.37
Louis McCoy	\$196.84
Stephanie Matern	\$194.77
Alan Yowell	\$192.00
Thomas Keedy	\$191.38
Robert Bzay	\$191.21
Sandra Cramm	\$189.48
Justin Nevitt	\$187.71
Matthew Grana	\$187.59
Tiffel Johnson	\$187.20
Amanda Henrick	\$187.16
Mounad Hammami	\$187.16
Cheryl Jones	\$186.07
Matthew Orndorff	\$185.58
Chad Stahlheim	\$183.57
Aamir Hassanali	\$179.61
James Wheeler	\$179.50
Adam Strickamp	\$178.68
Jarvis Penner	\$177.12
Gregory Schneider	\$175.22
Audie Catanzarite	\$174.74
Phil Byrd	\$174.53
Ryan Purof	\$174.00
Darwin Smith	\$172.01
Katherine Henderson	\$172.00
Philip Hejtle	\$172.22
Richard Bunkley	\$171.34
Brian Liu	\$170.67
Ervin O'Brien	\$168.37
Terence Briggs	\$167.99
David Lumbreras	\$167.32
Alexander Balish	\$167.13
Robert Gruber	\$166.53
Teri Looney	\$164.58
Brad Mullins	\$164.37
Timothy Quick	\$163.65
Jesol MacLaudhan	\$163.63
Todd Dugan	\$162.76
Michael Norris	\$161.79
Michael Diaz	\$161.68
Sanjeta Daji	\$161.41
Travis Finley	\$161.21
Rebecca Costello	\$161.21
Michael Lajeunesse	\$161.15
Lee Silkstrom	\$160.17

Total Bonus Paid Out \$415,009.34
--